

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Harvey J. Beberman
Mary Beberman
Debtors

Case No. 16-01632-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 21

Date Rcvd: Aug 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2016.

db #+Harvey J. Beberman, 120 Lenape Drive, Milford, PA 18337-9667
jdb +Mary Beberman, 120 Lenape Drive, Milford, PA 18337-9667
4778728 Advanced Vascular Associates, 131 Madison Ave., 2nd Flr, Morristown, NJ 07960-7360
4778732 +C-Tech Collections, 5505 Nesconset Highway, Mount Sinai, NY 11766-2026
4778734 +Eastern Propane, 108 Langan ave, Hawley, PA 18428-1448
4778737 +Laporte & Associates, 414 E Drinker Street Suite 101, Scranton, PA 18512-2469
4778738 +Lehigh Valley Anest. SService, Lock Box 3367, P.O Box 3367, Philadelphia, PA 19178-0001
4778739 +Nephrology Hypertension Associates, 2 Franklin Place, Morristown, NJ 07960-7713
4778740 +Paypal, P.O Box 5138, Lutherville Timonium, MD 21094-5138
4778741 +Pocono Medical Center, Patient Accounts Dept., PO Box 516,
East Stroudsburg, PA 18301-0516
4778743 Simon's Agency Inc, P.O. Box 5026, Syracuse, NY 13220-5026
4778744 +Summit Breast Care, 98 Ford RD Suite 3H, Denville, NJ 07834-1356

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4778729 +EDI: GMACFS.COM Aug 08 2016 19:03:00 Ally Financial, PO Box 380901,
Minneapolis, MN 55438-0901
4778730 EDI: AMEREXPR.COM Aug 08 2016 19:03:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
4778731 +EDI: TSYS2.COM Aug 08 2016 19:03:00 Barclays Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014
4778733 +EDI: CAPITALONE.COM Aug 08 2016 19:03:00 Capital One Bank USA NA, P.O.Box 30281,
Salt Lake City, UT 84130-0281
4778735 +E-mail/Text: bankruptcydept@wyn.com Aug 08 2016 19:04:47 Fairfield Resorts, Inc.,
10750 W Charleston Blvd, St 130, Las Vegas, NV 89135-1049
4778736 +E-mail/Text: miller@hnbbank.com Aug 08 2016 19:04:31 Honesdale National Bank,
733 Main Street, Honesdale, PA 18431-1844
4792267 +E-mail/Text: bankruptcies@orangelake.com Aug 08 2016 19:04:29 Orange Lake Resorts,
8505 West Irlo Bronson Memorial Hwy, Kissimmee FL 34747-8217
4778742 +EDI: SEARS.COM Aug 08 2016 19:03:00 Sears/CBNA, P.O.Box 6282,
Sioux Falls, SD 57117-6282
4778745 +EDI: WTRRNBNK.COM Aug 08 2016 19:03:00 TD Bank USA/Target Credit, P.O. Box 673,
Minneapolis, MN 55440-0673

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4792333* +Orange Lake Resorts, 8505 West Irlo Bronson Memorial Hwy, Kissimmee, FL 34747-8217
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2016 at the address(es) listed below:

John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net
Joshua I Goldman on behalf of Creditor Honesdale National Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Timothy B. Fisher, II on behalf of Joint Debtor Mary Beberman donna.kau@pocono-lawyers.com
Timothy B. Fisher, II on behalf of Debtor Harvey J. Beberman donna.kau@pocono-lawyers.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

District/off: 0314-5

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 21

Date Rcvd: Aug 08, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5

Information to identify the case:Debtor 1 **Harvey J. Beberman**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1262**

EIN --_-----

Debtor 2 **Mary Beberman**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5673**

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-01632-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Harvey J. Beberman

Mary Beberman

**By the
court:**August 8, 2016Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.